

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Phillip E. Reed
Shannon R. Reed
Debtors

Case No. 18-03120-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: JGoodling
Form ID: pdf002

Page 1 of 2
Total Noticed: 26

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db/jdb +Phillip E. Reed, Shannon R. Reed, 48 Brewster Street, Hanover, PA 17331-2808
5088886 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5099414 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5097632 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: COLUMBIA GAS OF PENNSYLVANIA, P.O. BOX 117, COLUMBUS, OH 43216)
5088888 Capital One, P.O. Box 71083, Edneyville, NC 28727-1083
5088889 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
5088892 Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
5088893 +Hanover Medical Group, P.O. Box 824221, Philadelphia, PA 19182-4221
5088895 Hanover Pediatric Associates, P.C., 217 Broadway, Hanover, PA 17331-2503
5095982 +M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
5088904 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
5088905 PA Department of Revenue, PO Box 281210, Harrisburg, PA 17128-1210
5088906 Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
5088907 +Reit Lubricants Co., 15 Sylmar Road, Nottingham, PA 19362-9138
5088908 +Sunrise Credit Services, Inc., PO Box 9168, Farmingdale, NY 11735-9168
5088909 UPMC Pinnacle, 300 Highland Avenue, Hanover, PA 17331-2297

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
5089224 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Sep 11 2018 19:03:42 COMMONWEALTH OF PA UCTS,
DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702,
HARRISBURG, PA 17121-0751

5088887 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2018 19:10:16 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5099928 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2018 19:10:16
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5088891 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 11 2018 19:03:11
Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125,
Columbus, OH 43218-2125
5088896 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 11 2018 19:02:58 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5088897 E-mail/Text: support@ljross.com Sep 11 2018 19:03:08 L.J. Ross Associates, Inc.,
PO Box 6099, Jackson, MI 49204-6099
5088898 E-mail/Text: camanagement@mtb.com Sep 11 2018 19:03:08 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
5088900 E-mail/Text: camanagement@mtb.com Sep 11 2018 19:03:08 M&T Bank, PO Box 62146,
Baltimore, MD 21264-2146
5088901 +E-mail/Text: unger@members1st.org Sep 11 2018 19:03:39 Members 1st, Attn: Collections,
5000 Louise Dr., Mechanicsburg, PA 17055-4899
5088902 +E-mail/Text: Bankruptcies@nragroup.com Sep 11 2018 19:03:42 National Recovery Agency,
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT,
651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5088890* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of PA, PO Box 742537, Cincinnati, OH 45274-2537)
5094588* +COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT,
651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5094589* +COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT,
651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5088894* +Hanover Medical Group, P.O. Box 824221, Philadelphia, PA 19182-4221
5088899* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240)
5088903* +National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5088910* UPMC Pinnacle, 300 Highland Avenue, Hanover, PA 17331-2297
5088911* UPMC Pinnacle, 300 Highland Avenue, Hanover, PA 17331-2297

TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Stephen Wade Parker on behalf of Debtor 1 Phillip E. Reed Mooneybkecf@gmail.com,
wade@swparkerlaw.com;r61895@notify.bestcase.com
Stephen Wade Parker on behalf of Debtor 2 Shannon R. Reed Mooneybkecf@gmail.com,
wade@swparkerlaw.com;r61895@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Phillip E. Reed
Shannon R. Reed

CHAPTER 13

CASE NO. _____

☒ ORIGINAL PLAN☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$18,900.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
08/18	07/23	315.00	0.00	315.00	18,900.00
				Total Payments:	\$18,900.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$5,921.01**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
M & T Bank	48 Brewster Street Hanover, PA 17331 Residence: single family home on approximately .25 acres	0521
M & T Bank	48 Brewster Street Hanover, PA 17331 Residence: single family home on approximately .25 acres	4998
Members 1st	2005 Ford F150 121,00 miles Vehicle:	0001

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

■ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

■ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

■ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ **162.00** already paid by the Debtor, the amount of \$ **3,838.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

■ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

■ Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
PA Department of Revenue	\$474.09

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

■ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.
Check one of the following two lines.**

■ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

■ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case:

7. DISCHARGE: (Check one)

- The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: July 25, 2018

/s/ Stephen Wade Parker
Stephen Wade Parker 315606
Attorney for Debtor

/s/ Phillip E. Reed
Phillip E. Reed
Debtor

/s/ Shannon R. Reed
Shannon R. Reed
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.